

Old Age, Disability, Death

First and current law: 1979.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 2 Belize dollars (B\$).

Coverage

Employed persons aged 14-64, including public servants (compulsory retirement at age 65, with option to retire at age 60). Exclusions: Casual labor, family labor, persons employed less than 8 hours a week, domestics working less than 24 hours a week, and military personnel. Voluntary continuation of coverage for old age and death for some workers entering self-employment.

Source of Funds

Insured person: Weekly contributions according to four wage classes: B\$0.12 if weekly earnings under B\$40; B\$0.55 for earnings from B\$40-B\$69.99; B\$0.90 if B\$70-B\$109.99; and B\$1.30 for weekly earnings over B\$110.

Employer: B\$1.63, B\$3.30, B\$5.40, and B\$7.80, respectively, according to the four wage classes above. If a pensioner between the ages of 60 to 64 is employed, only the employer contributes B\$1.50 weekly; if the employed pensioner is 65 years of age or older, the employer pays B\$2.60 weekly.

Government: Contributes as employer. Also covers any deficits.

Qualifying Conditions

Old-age pension: Age 60 and retired from insurable employment (latter condition not required if insured person has attained 65 years of age), with 500 weeks of contribution paid or credited of which 150 actually paid. Retirement necessary.

Disability pension: At least 150 weeks of contribution have been paid since inception of program, with at least 110 contributions paid in last 5 consecutive contribution years immediately before the year of disability; and 5 contributions paid or credited out of 13 weeks immediately before the week in which the illness leading to disability commenced.

Survivor pension: Insured was pensioner or eligible for pension at time of death.

Funeral grant: 50 weekly contributions paid.

Old-Age Benefits

Old-age pension: 30% of average weekly earnings, based on highest 3 years of earnings in last 15 years, plus 2% of earnings for each 50 weeks of contribution in excess of 500 weeks up to 750 weeks, and 1% of earnings for each 50 weeks of contribution over 750. Maximum benefit: 60% of average earnings. Minimum benefit: B\$35.00 per week.

Retirement grant: Payable to an insured person retiring after age 60 and not qualifying for a retirement pension. Contribution conditions: not less than 26 contributions paid. Amount of grant: Six times the average weekly insurable earnings paid or credited, or 2-1/2 times the sum of earnings divided by the number of weeks of contributions, whichever is greater.

Minimum grant: B\$400

Permanent Disability Benefits

Disability pension: Same as old-age pension if at least 500 weeks of contribution. If less, 25% of average weekly earnings with 150 to 299 contributions, plus 1% of earnings for each 50 contributions from 300 to 499 weeks.

Maximum benefit: 60% of average earnings.

Minimum benefit: B\$35.

Disability grant to noninsured: Payable to a disabled person not qualifying for a disability pension but who has at least 26 weekly contributions paid. Amount of grant: same as retirement grant.

Minimum grant: B\$400.

Survivor Benefits

Survivor pension: 66-2/3% of pension paid or payable to insured, to widow at age 50 (or disabled) and to dependent widower. 40% to eligible parents. Orphans: 25% of pension of insured payable to each child under age 16 (or age 21 if receiving full-time education); 40% if child is disabled.

Maximum survivor pension: 100% of pension paid or payable to the deceased.

Funeral grant: B\$1500 on death of insured person; B\$1000 to insured person on the death of the spouse; B\$500 to insured person on the death of dependent child.

Administrative Organization

Ministry of Finance and Social Security, general supervision.

Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash sickness and maternity only.

Coverage

Employed persons aged 14-64, including public servants. Exclusions: Casual labor, family labor, persons employed less than 8 hours per week, domestics working less than 24 hours per week, and military personnel.

Source of Funds

Insured person: See pension contributions above.

Employer: Same

Government: Contributes as employer. Also covers any deficits.

Qualifying Conditions

Cash sickness benefits: Currently employed; 50 weeks of contributions including 5 of last 13 weeks before onset of illness.

Maternity benefits: 50 weeks of contribution, including 25 of the last 39 consecutive weeks ending 6 weeks before confinement, or the day from which the benefit was claimed.

Maternity grant: 50 weeks of contribution, including 25 of 50 weeks preceding confinement.

Sickness and Maternity Benefits

Sickness benefit: 80% of average insurable earnings.

Payable for up to 156 days. Thereafter, period extended for an additional 13 weeks at 60% of average insurable earnings.

Maternity allowance: 80% of average insurable earnings. Payable for up to 12 weeks, beginning 6 weeks before confinement or the day from which the benefit was claimed.

Maternity grant: B\$100 per child.

Administrative Organization

Ministry of Finance and Social Security, general supervision.

Social Security Board, administration of program.

Work Injury

First and current law: 1979.

Type of program: Social insurance system.

Coverage

Employed persons aged 14 and over, including public servants.

Exclusions: Casual labor, family labor, employed persons working less than 8 hours per week, domestics working less than 24 hours per week, and military personnel.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Contributes as employer. Also covers any deficits.

Qualifying Conditions

Work-injury benefits: No contribution requirements and no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 80% of average earnings. Payable after 3-day waiting period for up to 156 days. (May be extended at 60% of average insurable earnings.)

Permanent Disability Benefits

Permanent disability pension: 60% of average insurable earnings if totally disabled.

Minimum: B\$35 per week.

Partial disability: Percent of full pension proportional to degree of disability.

Minimum: B\$35 per week. Lump-sum grant if disability is less than 25%. Constant-attendance allowance: 25% of pension.

Workers' Medical Benefits

Medical benefits: Full medical care at government hospital or clinic, or treatment abroad if deemed necessary.

Death benefit: If death is a result of an injury or disease arising from employment, survivors of the deceased qualify for a death benefit similar to survivor benefit.

Administrative Organization

Ministry of Finance and Social Security, general supervision.

Social Security Board, administration of program.